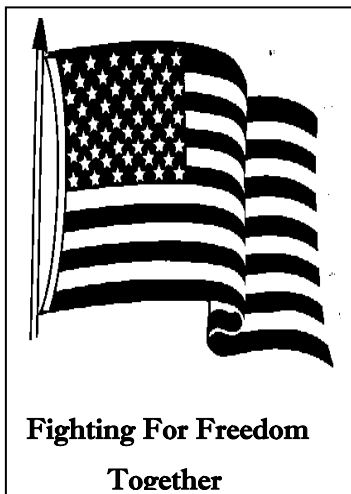


# Family Readiness Newsletter

date; 20 September 2004

## September Review

Thank you to Jim Rankin of Oberlander Security for lending some excellent Tips for home safety. Awareness of Your surroundings is the biggest key. Take notice to people or things that Seem odd or out of place. Take the Time to check that your windows Are locked. Having ample amount Of yard lighting for returning home In the dark. Thieves are usually in And out in a matter of minutes. The Most common rooms in a house that Are hit; master bedroom, office, den And dining room. A floor safe is also An excellent choice for valuables. Take A practical approach and stay aware.



## Important Numbers

Dana Olson - FRG Pres. (309) - 690 - 7962  
Aimee Sherbeyn - Vice Pres. (309) - 647 - 0898  
Kelly Burmeister - Sec/Treas. - (309) - 367 - 2516

## Upcoming meetings;

**October meeting has been cancelled due to illness.**

**November meeting is being rescheduled with the Woodford County Deputy.**

## Veterans Helping Veterans

We have been contacted by the group VietNow from Bloomington, Illinois via an old acquaintance - a FRG Regional Leader from a couple of years ago. VietNow is a national group of "Veterans helping Veterans". To learn more about them visit: <http://www.vietnow.com/>. One of the things they would like to do locally is participate with the military families we have here - and ease the stress of the current deployment. They have the desire to provide some Christmas Dinners and some Christmas Presents for the children of deployed soldiers - they would even like to provide in other ways, like with diapers and formula. Are you open to their involvement in your family? Any gifts would be coordinated thru Co A FRG leaders; and, as always, no names or addresses or any other personal information would be shared with them. Deadline December 1, 2004. Call Dana at 309/690-7962

The law governing Illinois Military Family Relief Fund was amended to make single soldiers eligible for the grant. The change makes this benefit retroactive, therefore all applications previously denied based on marital status will be boarded again.

You can find the rules, the form and other information on the following website:  
<http://www.il.ngb.army.mil/familyreadiness/familyrelief.htm>.

## 14 Secrets to Sound Family Finance

1. Wife managing all finances provides consistency.
2. Keep a log of all incoming and outgoing money.
3. Keep a record of all names and numbers of creditors.
4. Try paying bills one time a month.
5. Pay bills first before going shopping or eating out.
6. Paying bills online can save postage and is instant conformation. Just be sure it is a secure website.
7. Use credit cards for purchases more than \$1,000.00. Then try to pay off in 6 months.
8. Paying off any loan early can save you interest.
9. Always buy items of "need" rather than items of "want".
10. Look for used vehicles to purchase instead of new. Keeping up monthly maintenance.
11. Cook meals from scratch.
12. Look for bargains when shopping. Sometimes buying in bulk is cheaper.
13. Shop around for education grants and fee waivers. Taking time to fill out paperwork can be worth the effort and money saved.
14. Try to save a specific amount of money each month. Keep it in an account that is not easily accessible.

## ITEMS FOR SALE

Magnets are selling well. We have the yellow; Support our troops and the red, white and blue; Freedom isn't free. \$5.00/each if you know of anyone that would like to buy one please call Aimee Sherbeyn. (309) - 647 - 0898